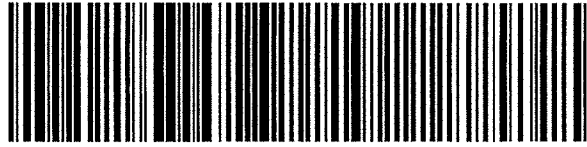


# **EXHIBIT 2**

Orlans PC  
P. O. Box 5041  
Troy, MI 48007-5041

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USPS CERTIFIED MAIL™



000 0820 38

9214 8900 0017 8600 0000 0820 38

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FILE: 18-014287

RAYMOND C. BRADBURY AKA RAYMOND BRADBURY,  
61 LAFAYETTE STREET  
WEST WARWICK, RI 02893

## ORLANS PC

A law firm licensed in  
DC, DE, MA, MD, MI, NH, RI, VA

PO Box 540540  
Waltham, MA 02454  
P (781) 790-7800 F (781) 790-7801  
www.Orlans.com  
Business Hours: 8:30 AM – 5:00 PM ET

**IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY AS TO THIS OBLIGATION, THIS COMMUNICATION IS INTENDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION. IN SUCH CASE, PLEASE DISREGARD ANY PART OF THIS COMMUNICATION WHICH IS INCONSISTENT WITH THE FOREGOING.**

**OTHERWISE, THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR TWELVE MONTHS, OR IF YOU ARE A DEPENDENT OF AN ACTIVE SERVICEMEMBER, PLEASE CONTACT OUR OFFICE AS YOU MAY BE ENTITLED TO THE BENEFITS OF THE SERVICEMEMBERS' CIVIL RELIEF ACT.**

November 7, 2018

CERTIFIED MAIL/RETURN RECEIPT REQUESTED

Raymond C. Bradbury AKA Raymond Bradbury,  
61 Lafayette Street  
West Warwick, RI 02893

RE : 61 Lafayette Street, West Warwick, RI 02893  
Our File Number: 18-014287

**NOTICE OF INTENTION TO FORECLOSE AND OF DEFICIENCY AFTER FORECLOSURE OF MORTGAGE**

Dear Raymond C. Bradbury AKA Raymond Bradbury, :

The Borrower is hereby notified, in accordance with the statute, of our intention, on or after December 31, 2018 to foreclose under power of sale for breach of condition, and by entry, that certain mortgage ("Mortgage") held by the undersigned covering the premises known and numbered as 61 Lafayette Street, West Warwick, RI dated June 9, 2005 and recorded with the Town of West Warwick Land Evidence Records at Book 1609, Page 286, to secure a note or other obligation signed by you, for the whole, or part, of which you may be liable to the undersigned in the case of a deficiency in the proceeds of the foreclosure sale.

A copy of the foreclosure advertisement is enclosed.

Very truly yours,  
Deutsche Bank National Trust Company, as Trustee for  
GSAMP Trust 2005-WMC1  
By its Attorneys,  
ORLANS PC

Enclosure

18-014287/189/NOTOL

### **NOTICE TO SERVICE MEMBERS**

**A servicemember on active duty or deployment or who has recently ceased such duty or deployment has certain rights under subsection 34-27-4(d) of the Rhode Island general laws set out below. To protect your rights if you are such a servicemember, you should give written notice to the servicer of the obligation or the attorney conducting the foreclosure, prior to the sale, that you are a servicemember on active duty or deployment or who has recently ceased such duty or deployment. This notice may be given on your behalf by your authorized representative. If you have any questions about this notice, you should consult with an attorney.**

R.I. Gen. Law § 34-27-4(d) Foreclosure sales affecting servicemembers.-

- (1) The following definitins shall appy to this subsection and to subsection (c):
  - (i) "Servicemember" means a member of the army, navy, air force, marine corps, or coastguard and members of the national guard or reserves called to active duty.
  - (ii) "Active duty" has the same meaning as the term is defined in 10 U.S.C. sections 12301 through 12304. In the case of a member of the national guard, or reserves "active duty" means and includes service under a call to active service authorized by the president or the secretary of defense for a period of time of more than thirty (30) consecutive days under 32 U.S.C. section 502(f), for the purposes of responding to a national emergency declared by the president and supported by federal funds.
- (2) This subsection applies only to an obligation on real and related personal property owned by a servicemember that:
  - (iii) Originated before the period of the servicemember's military service or in the case of a member of the national guard or reserves originated before being called into active duty and for which the servicemember is still obligated; and
  - (iv) Is secured by a mortgage or other security in the nature of a mortgage.
- (3) Stay of right to foreclose by mortgagee – Upon receipt of written notice from the mortgagor or mortgagor's authorized representative that the mortgagor is participating in active duty or deployment or that the notice as provided in subsection (c) was received within one year\* of completion of active duty or deployment, the mortgagee shall be barred from proceeding with the execution of sale of the property as defined in the notice until such one year\* period has lapsed or until the mortgagee obtains court approval in accordance with subdivision (d)(5) below.
- (4) Stay of proceedings and adjustment of obligation – In the event a mortgagee proceeds with foreclosure of the property during, or within one year\* after a servicemember's period of active duty or deployment notwithstanding receipt of notice contemplated by subdivision (d)(3) above, the servicemember or his or her

authorized representative may file a petition against the mortgagee seeking a stay of such foreclosure, after a hearing on such petition, and on its own motion, the court may:

- (v) Stay the proceedings for a period of time as justice and equity require; or
  - (vi) Adjust the obligation as permitted by federal law to preserve the interests of all parties.
- (5) Sale or foreclosure - A sale, foreclosure or seizure of property for a breach of an obligation of a servicemember who is entitled to the benefits under subsection (d) and who provided the mortgagee with written notice permitted under subdivision (d)(3) shall not be valid if made during, or within one year\* after, the period of the servicemember's military service except:
- (vii) Upon a court order granted before such sale, foreclosure or seizure after hearing on a petition filed by the mortgagee against such servicemember; or
  - (viii) If made pursuant to an agreement of all parties.
- (6) Penalties - A mortgagee who knowingly makes or causes to be made a sale, foreclosure or seizure of property that is prohibited by subsection (d)(3) shall be fined the sum of one thousand dollars (\$1,000), or imprisoned for not more than one year, or both. The remedies and rights provided hereunder are in addition to and do not preclude any remedy for wrongful conversion otherwise available under law to the person claiming relief under this section, including consequential and punitive damages.
- (7) Any petition hereunder shall be commenced by action filed in the superior court for the county in which the property subject to the mortgage or other security in the nature of a mortgage is situated. Any hearing on such petition shall be conducted on an expedited basis following such notice and/or discovery as the court deems proper.

[\*as of February 2, 2013, Section 710 of H.R. 1627 (2012) extended the protections of the SCRA from "9 months" to "one year" following the end of active duty]

**PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

ORLANS PC  
 Attorney for the Present Holder of the Mortgage  
 PO Box 540540  
 Waltham, MA 02454  
 Phone: (781) 790-7800  
 18-014287

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MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

61 LAFAYETTE STREET, WEST WARWICK, RI 02893

The premises described in the mortgage will be sold subject to all encumbrances and prior liens on December 31, 2018 at 1:00 PM on the premises, by virtue of the power of sale contained in a mortgage by Raymond C. Bradbury and Heather A. Bradbury dated June 9, 2005 and recorded with the Town of West Warwick Land Evidence Records at Book 1609, Page 286, the conditions of said mortgage having been broken.

TERMS OF SALE:

A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) in the form of a certified check, bank treasurer's check, or money order will be required to be delivered at or before the time the bid is offered. The description of the premises contained in said mortgage shall control in the event of an error in this publication. Other terms will be announced at the sale.

ORLANS PC  
Attorney for the Present Holder of the Mortgage  
PO Box 540540  
Waltham, MA 02454  
Phone: (781) 790-7800  
18-014287

18-014287/189/NOTOL

**NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

Housing counseling services are available to you at no cost. Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at [www.hud.gov](http://www.hud.gov). The TDD number is 1-800-877-8339. You can also directly contact one of the Rhode Island HUD-approved counseling agencies listed below. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

**HUD Approved Housing Counseling Agencies in Rhode Island as of 11/03/2010**

Blackstone Valley Community Action Program, Inc 32 Goff Avenue, Pawtucket, RI 02860-2929 Phone: (401) 723-4520 <a href="http://www.bvcap.org">www.bvcap.org</a>	CommunityWorksRI 693 Broad Street, Providence, RI 02907 Phone: (401) 273-2330 <a href="http://www.communityworksri.org">www.communityworksri.org</a>
NeighborWorks Blackstone River Valley 719 Front Street, Suite 103, Woonsocket, RI 02895 Phone: (401) 762-0074 <a href="http://www.wndc.org">www.wndc.org</a>	Money Management International Warwick 501 Centerville Road, 2 <sup>nd</sup> Floor, Warwick, RI 02886 Phone: (800) 308-2227 <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>
The Urban League of Rhode Island 246 Prairie Avenue, Providence, RI 02905 Phone: (401) 351-5000 <a href="http://www.ulri.org">www.ulri.org</a>	West Elmwood Housing Development Corp. 392 Cranston Street, Providence, RI 02907 Phone: (401) 453-3220 <a href="http://www.wehdc.org">www.wehdc.org</a>
Stop Wasting Abandoned Property 439 Pine Street, Providence, Rhode Island 02907 Phone: (401) 272-0526 <a href="http://www.swapinc.org">www.swapinc.org</a>	Olneyville Housing Corporation 66 Chaffee Street, Providence, RI 02909 Phone: (401) 351-8719 <a href="http://www.olneyville.org">www.olneyville.org</a>
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The Housing Network of Rhode Island 1070 Main Street, Pawtucket, RI 02860 Phone: (401) 521-1461 <a href="http://www.housingnetworkri.org">www.housingnetworkri.org</a>	Coventry Housing Associates Corporation 14 Manchester Circle, Coventry, RI 02816 Phone: (401) 828-4367 <a href="http://www.coventryhouse.org">www.coventryhouse.org</a>

**NOTIFICACION DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACION HIPOTECARIA**

Se encuentran a disposicion servicios de orientacion sobre vivienda sin costo adicional. Los servicios de orientacion pueden ayudarle a comprender las opciones de las que dispone, asi como tambien ofrecerle recursos y referencias que podrian contribuir a evitar la ejecucion de la hipoteca. Dichos servicios los ofrecen agencias de orientacion hipotecaria aprobadas por el *United States Department of Housing and Urban Development* (Departamento de Vivienda y Desarrollo Urbano de EE.UU., HUD, por sus siglas en ingles). Puede localizar agencias de orientacion hipotecaria aprobadas por HUD llamando al numero gratuito de dicho departamento al 1-800-569-4287, o ingresando a la pagina en Internet de HUD [www.hud.gov](http://www.hud.gov). El numero del dispositivo de comunicacion para sordos (TDD, por sus siglas en ingles) es 1-800-877-8339. Asimismo, puede comunicarse directamente con una de las agencias de orientacion de Rhode Island aprobadas por HUD que se indican abajo. Los servicios de orientacion para prevenir la ejecucion de hipotecas se ofrecen sin costo alguno mediante el Programa de Orientacion para la Vivienda de HUD.

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Orlans PC  
P. O. Box 5041  
Troy, MI 48007-5041

FILE: 18-014287

HEATHER A. BRADBURY AKA HEATHER BRADBURY,  
61 LAFAYETTE STREET  
WEST WARWICK, RI 02893

# ORLANS PC

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November 7, 2018

FIRST CLASS

Heather A. Bradbury AKA Heather Bradbury,  
61 Lafayette Street  
West Warwick, RI 02893

RE : 61 Lafayette Street, West Warwick, RI 02893  
Our File Number: 18-014287

**NOTICE OF INTENTION TO FORECLOSE AND OF DEFICIENCY AFTER FORECLOSURE OF MORTGAGE**

Dear Heather A. Bradbury AKA Heather Bradbury, :

The Borrower is hereby notified, in accordance with the statute, of our intention, on or after December 31, 2018 to foreclose under power of sale for breach of condition, and by entry, that certain mortgage ("Mortgage") held by the undersigned covering the premises known and numbered as 61 Lafayette Street, West Warwick, RI dated June 9, 2005 and recorded with the Town of West Warwick Land Evidence Records at Book 1609, Page 286, to secure a note or other obligation signed by you, for the whole, or part, of which you may be liable to the undersigned in the case of a deficiency in the proceeds of the foreclosure sale.

A copy of the foreclosure advertisement is enclosed.

Very truly yours,  
Deutsche Bank National Trust Company, as Trustee for  
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By its Attorneys,  
ORLANS PC

Enclosure

18-014287/189/NOTOL

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Attorney for the Present Holder of the Mortgage  
PO Box 540540  
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18-014287

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Waltham, MA 02454  
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Agencias de Orientacion para la Vivienda de Rhode Island aprobadas por HUD hasta la fecha 11/03/2010

Blackstone Valley Community Action Program, Inc 32 Goff Avenue, Pawtucket, RI 02860-2929 Phone: (401) 723-4520 <a href="http://www.bvcap.org">www.bvcap.org</a>	CommunityWorksRI 693 Broad Street, Providence, RI 02907 Phone: (401) 273-2330 <a href="http://www.communityworksri.org">www.communityworksri.org</a>
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The Urban League of Rhode Island 246 Prairie Avenue, Providence, RI 02905 Phone: (401) 351-5000 <a href="http://www.ulri.org">www.ulri.org</a>	West Elmwood Housing Development Corp. 392 Cranston Street, Providence, RI 02907 Phone: (401) 453-3220 <a href="http://www.wehdc.org">www.wehdc.org</a>
Stop Wasting Abandoned Property 439 Pine Street, Providence, Rhode Island 02907 Phone: (401) 272-0526 <a href="http://www.swapinc.org">www.swapinc.org</a>	Olneyville Housing Corporation 66 Chaffee Street, Providence, RI 02909 Phone: (401) 351-8719 <a href="http://www.olneyville.org">www.olneyville.org</a>
Providence Housing Authority 100 Broad Street, Providence, RI 02903 Phone: (401) 709-6400 <a href="http://www.pha-providence.com">www.pha-providence.com</a>	Rhode Island Housing 44 Washington Street, Providence, RI 02903 Phone: (401) 457-1130 <a href="http://www.rhodeislandhousing.org">www.rhodeislandhousing.org</a>
The Housing Network of Rhode Island 1070 Main Street, Pawtucket, RI 02860 Phone: (401) 521-1461 <a href="http://www.housingnetworkri.org">www.housingnetworkri.org</a>	Coventry Housing Associates Corporation 14 Manchester Circle, Coventry, RI 02816 Phone: (401) 828-4367 <a href="http://www.coventryhouse.org">www.coventryhouse.org</a>